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- 4. Defendant is a debt collector conducting business in the state of Nevada, and has its principal place of business in Houston, TX.
- 5. Defendant is a debt collector as defined by 15 U.S.C. § 1692a(6), and sought to collect a consumer debt from Plaintiff.
- 6. Defendant acted though its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers.

#### Jurisdiction and Venue

- 7. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy."
- 8. Because Defendant conducts business in Nevada, personal jurisdiction is established
- 9. Venue is proper in the United States District Court District Court of Nevada pursuant to 28 U.S.C § 1391(b) because Plaintiff resides within this District and a substantial part of the events or omissions giving rise to the herein claims occurred, or a substantial part of property that is the subject of the action is situated within this District.

#### **Factual Allegations**

- 10. On or around April 17, 2017, Defendant placed a collection call to Plaintiff seeking and demanding payment for an alleged consumer debt.
- 11. Plaintiff's alleged debt arises from transactions for personal, family, and household purposes.
- 12. Defendant called Plaintiff's telephone number at (755) 410-56XX.
- 13. On or around April 17, 2017, Defendant called Plaintiff and left a voicemail message on Plaintiff's answering machine.
- 14. In the voicemail message, Defendant failed to meaningfully disclose the company's name or the nature of the call or state that the call was from a debt collector.
- 15. In the voicemail message, Defendant directed Plaintiff to call back telephone number (800) 846-6406, which is a number that belongs to Defendant.

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- 16. In the voicemail message, Defendant failed to disclose the purpose of her call was to collect a debt allegedly owed by Plaintiff.
- 17. Defendant is using false, deceptive and misleading means in connection with attempting to collect a debt by not identifying the purpose of its phone calls or that they are an attempt to collect a debt.

## FIRST CAUSE OF ACTION

## DEFENDANT VIOLATED THE FDCPA 15 U.S.C. § 1692 et seq.

- 18. Plaintiff repeats and incorporates by reference into this cause of action the allegations set forth above at Paragraphs 1-18.
- 19. Defendant's violations of the FDCPA include, but are not limited to, the following:
  - a. Defendant violated  $\S 1692(d)$  of the FDCPA by engaging in conduct of which the natural result is the abuse and harassment of the Plaintiff;
  - b. Defendant violated  $\S 1692(e)$  of the FDCPA by any other false, deceptive, or misleading representation or means in connection with the debt collection; and
  - c. Defendant violated §1692(e)(11) of the FDCPA by failing to contain the warning: This is an attempt to collect a debt... communication is from a debt collector.

#### PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendant for the following:

### FIRST CAUSE OF ACTION

- 20. Statutory damages of \$1000.00 pursuant to 15 U.S.C. § 1692k;
- 21. Reasonable attorneys' fees, costs pursuant to 15 U.S.C. § 1692k; and
- 22. Awarding such other and further relief as may be just, proper and equitable.

## ON ALL CAUSES OF ACTION

- 23. Actual damages and compensatory damages according to proof at time of trial;
- 24. Costs and reasonable attorneys' fees;

25. Any other relief that this Honorable Court deems appropriate.

# JURY TRIAL DEMAND

26. Plaintiff demands a jury trial on all issues so triable.

RESPECTFULLY SUBMITTED,

RESPECTFULLY SUBMITTED,

DATED: July 12, 2017 HIGBEE & ASSOCIATES

By:

Mathew K. Higbee, Esq. Attorney for Plaintiff